

**Information to identify the case:**

Debtor 1	<u>Habeeb-Ullah Abdur-Rahim Muhammad</u>	Social Security number or ITIN	xxx-xx-1515
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Shawn Yalette Muhammad</u>	Social Security number or ITIN	xxx-xx-7732
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	15-25223-RG		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Habeeb-Ullah Abdur-Rahim Muhammad  
fdbd Bld's Fast Foods

Shawn Yalette Muhammad  
aka Shawn Y. Simmons

10/27/22

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Habeeb-Ullah Abdur-Rahim Muhammad  
Shawn Yalette Muhammad  
Debtors

Case No. 15-25223-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin

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Date Rcvd: Oct 27, 2022

Form ID: 3180W

Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Habeeb-Ullah Abdur-Rahim Muhammad, Shawn Yalette Muhammad, 154 Mill Street, Belleville, NJ 07109-2415
cr	+ Nationstar Mortgage LLC, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
cr	+ Nationstar Mortgage LLC, Stern, Lavinthal & Frankenberg, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
515680900	American Express Business Card, P.O. Box 7863, Fort Lauderdale, FL 33320
515680905	+ Belleville Water Department, 152 Washington Avenue, Belleville, NJ 07109-2589
515680906	+ Black Expressions, c/o RJM Acquisitions, LLC, 575 Underhill Blvd., Ste. 224, Syosset, NY 11791-3416
515680912	+ Essex County Probation, 50 W Market St, Newark, NJ 07102-1694
515680913	Fingerhut, c/o RJM Acquisition Funding, LLC, P.O. Box 18013, Hauppauge, NY 11788
515680914	+ First Tennessee Bank, 1555 Lynnfield Rd, Memphis, TN 38119-7227
515680922	++ NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366 address filed with court:, Nissn Inf Lt, 2901 Kinwest Pkwy, Irving, TX 75063
515680919	+ New Community FCU, 274 So. Orange Avenue, Newark, NJ 07103-2419
515680923	+ Office of Child Support, Chancery Division, Family Part, Middlesex County, P.O. Box 2691/ 120 New Street, New Brunswick, NJ 08901-1953
515680924	+ P.S.E. & G, P.O. Box 14444, New Brunswick, NJ 08906-4444
515680929	+ Ridgetop Village, c/o Aspen National Collection, P.O. Box 10689, Brooksville, FL 34603-0689
515680935	+ Ursula S. Pitts, 33 Warren Street, Carteret, NJ 07008-3327

TOTAL: 15

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 27 2022 20:40:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 27 2022 20:40:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515680897	+ EDI: GMACFS.COM	Oct 28 2022 00:33:00	Ally Financial, Po Box 105677, Atlanta, GA 30348-5677
515680896	+ EDI: GMACFS.COM	Oct 28 2022 00:33:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 130424, Roseville, MN 55113-0004
515680898	+ Email/PDF: bncnotices@becket-lee.com	Oct 27 2022 20:44:38	American Express, P.O. Box 297804, Fort Lauderdale, FL 33329-7804
515887411	Email/PDF: bncnotices@becket-lee.com	Oct 27 2022 20:44:16	American Express Bank, FSB, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515680899	Email/PDF: bncnotices@becket-lee.com	Oct 27 2022 20:44:37	American Express Blue, P.O. Box 7863, Fort Lauderdale, FL 33329
515836723	Email/PDF: bncnotices@becket-lee.com	Oct 27 2022 20:44:11	American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515680903	+ EDI: BANKAMER.COM	Oct 28 2022 00:33:00	Bank of America, P.O. Box 15026, Wilmington,

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			DE 19850-5026
515680902	+ EDI: BANKAMER.COM	Oct 28 2022 00:33:00	Bank of America, Attn: Correspondence Unit/CA6-919-02-41, Po Box 5170, Simi Valley, CA 93062-5170
515680904	EDI: BANKAMER2.COM	Oct 28 2022 00:33:00	Bank of America, P.O. Box 2463, Spokane, WA 99210
515680901	EDI: CITICORP.COM	Oct 28 2022 00:33:00	AT & T, P.O. Box 183051, Columbus, OH 43218
515762940	+ Email/Text: bankruptcy@cavps.com	Oct 27 2022 20:40:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
515680907	+ EDI: CITICORP.COM	Oct 28 2022 00:33:00	Cbna, Po Box 6189, Sioux Falls, SD 57117-6189
515680908	+ EDI: COMCASTCBLCENT	Oct 28 2022 00:33:00	Comcast, P.O. Box 1809, Union, NJ 07083-1809
515680909	Email/PDF: DellBKNotifications@resurgent.com	Oct 27 2022 20:44:39	Dell Financial Services, Dell Financial Services Attn: Bankruptcy, Po Box 81577, Austin, TX 78708
515680910	+ Email/PDF: DellBKNotifications@resurgent.com	Oct 27 2022 20:44:25	Dell Financial Services, Po Box 81607, Austin, TX 78708-1607
515680911	+ Email/Text: bankruptcydepartment@tsico.com	Oct 27 2022 20:40:00	Eos Cca, Po Box 981008, Boston, MA 02298-1008
515680915	EDI: CBS7AVE	Oct 28 2022 00:33:00	Ginny's, 1112 7th Avenue, Monroe, WI 53566-1364
515680916	EDI: HFC.COM	Oct 28 2022 00:33:00	HSBC Card Services, P.O. Box 21550, Tulsa, OK 74121
515816975	Email/PDF: resurgentbknofications@resurgent.com	Oct 27 2022 20:44:25	LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services., LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
515680918	Email/Text: nsm_bk_notices@mrcooper.com	Oct 27 2022 20:39:00	Nationstar Mortgage LLC, 350 Highland Dr, Lewisville, TX 75067
515680917	Email/Text: nsm_bk_notices@mrcooper.com	Oct 27 2022 20:39:00	Nationstar Mortgage LLC, Attn: Bankruptcy, 350 Highland Dr, Lewisville, TX 75067
515913063	Email/Text: nsm_bk_notices@mrcooper.com	Oct 27 2022 20:39:00	Nationstar Mortgage LLC, PO Box 619096, Dallas, Texas 75261-9741
515754699	Email/Text: NissanBKNotices@nationalbankruptcy.com	Oct 27 2022 20:39:00	Nissan, POB 660366, Dallas, TX 75266-0366
515680920	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Oct 27 2022 20:39:00	Nissan Motor Acceptanc, Po Box 660360, Dallas, TX 75266-0360
515680927	Email/Text: Bankruptcy.Notices@pnc.com	Oct 27 2022 20:39:00	PNC Bank, N.A., P.O. Box 5570, Cleveland, OH 44101
515680926	Email/Text: Bankruptcy.Notices@pnc.com	Oct 27 2022 20:39:00	Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222
515680925	Email/Text: Bankruptcy.Notices@pnc.com	Oct 27 2022 20:39:00	Pnc Bank, Attn: Bankruptcy, Po Box 5570, Cleveland, OH 44101
519708674	+ Email/Text: bankruptcy@pseg.com	Oct 27 2022 20:39:00	PSE&G, PO Box 490, Attn: Bankruptcy Dept., Cranford, NJ 07016-0490
516172331	EDI: Q3G.COM	Oct 28 2022 00:33:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516172332	+ EDI: Q3G.COM	Oct 28 2022 00:33:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for, MOMA Funding LLC 98083-0788
515680928	+ Email/Text: bankruptcy@pinnaclerecovery.com	Oct 27 2022 20:40:00	Ridge Top Summit, c/o Pinnacle Recovery, Inc.,

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515680931	EDI: AISSPRINT	Oct 28 2022 00:33:00	P.O. Box 130848, Carlsbad, CA 92013-0848
517908791	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Oct 27 2022 20:40:00	Sprint, P.O. Box 4191, Carol Stream, IL 60197
515680930	+ EDI: CBS7AVE	Oct 28 2022 00:33:00	Select Portfolio Servicing, Inc, as servicer for Federal Home Loan Mortg, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
515680932	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 27 2022 20:40:00	Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364
515779140	+ Email/Text: bncmail@w-legal.com	Oct 27 2022 20:40:00	T-Mobile, c/o MCM, 8875 Aero Drive, San Diego, CA 92123-2251
515680933	+ EDI: WTRRN BANK.COM	Oct 28 2022 00:33:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
515680934	+ EDI: WTRRN BANK.COM	Oct 28 2022 00:33:00	Target Card Services, P.O. Box 9500, Minneapolis, MN 55440-9500
515680936	+ EDI: VERIZONCOMB.COM	Oct 28 2022 00:33:00	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
515680937	+ EDI: VERIZONCOMB.COM	Oct 28 2022 00:33:00	Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225
515680938	+ EDI: VERIZONCOMB.COM	Oct 28 2022 00:33:00	Verizon, 500 Technology Dr, Ste 550, Weldon Spring, MO 63304-2225
515680939	EDI: WACHOVIA.COM	Oct 28 2022 00:33:00	Verizon, Po Box 49, Lakeland, FL 33802-0049
		Oct 28 2022 00:33:00	Wachovia, P.O. Box 15026, Wilmington, DE 19850-5026

TOTAL: 44

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
lm	*P++	NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096, address filed with court:, Nationstar Mortgage, 350 Highland Drive, Lewisville, TX 75067
515866578	*	American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515680921	*P++	NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366, address filed with court:, Nissn Inf Lt, Attn: Bankruptcy, 8900 Freeport Parkway, Irving, TX 75063
519738743	*+	PSE&G, P.O. Box 490, Attn: Bankruptcy Dept., Cranford, NJ 07016-0490
517908792	*+	Select Portfolio Servicing, Inc, as servicer for Federal Home Loan Mortg, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 29, 2022

Signature: /s/Gustava Winters

District/off: 0312-2

User: admin

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 27, 2022 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor Select Portfolio Servicing Inc. nj-ecfmail@mwclaw.com, alubin@milsteadlaw.com
Andrew M. Lubin	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee Et Al... nj-ecfmail@mwclaw.com, alubin@milsteadlaw.com
Brian C. Nicholas	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee Et Al... bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Clifford B. Frish	on behalf of Debtor Habeeb-Ullah Abdur-Rahim Muhammad yrodriguez@goldmanlaw.org cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com
Clifford B. Frish	on behalf of Joint Debtor Shawn Yalette Muhammad yrodriguez@goldmanlaw.org cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com
David G. Beslow	on behalf of Debtor Habeeb-Ullah Abdur-Rahim Muhammad yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com;GoldmanBeslowLLC@jubileebk.net
David G. Beslow	on behalf of Joint Debtor Shawn Yalette Muhammad yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com;GoldmanBeslowLLC@jubileebk.net
Denise E. Carlon	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee Et Al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jeanette F. Frankenberg	on behalf of Creditor Nationstar Mortgage LLC cmecf@sternlav.com
Kevin Gordon McDonald	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee Et Al... kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Mark Goldman	on behalf of Debtor Habeeb-Ullah Abdur-Rahim Muhammad yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;GoldmanBeslowLLC@jubileebk.net
Mark Goldman	on behalf of Joint Debtor Shawn Yalette Muhammad yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;GoldmanBeslowLLC@jubileebk.net
Melissa N. Licker	on behalf of Creditor Nationstar Mortgage LLC mlicker@hillwallack.com HWBKnewyork@ecf.courtdrive.com
Michael J. Milstead	on behalf of Creditor FEDERAL HOME LOAN MORTGAGE CORPORATION bkecf@milsteadlaw.com bkecf@milsteadlaw.com
Phillip Andrew Raymond	on behalf of Creditor Nationstar Mortgage LLC phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com

TOTAL: 16